

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **Marie A. O'Donnell**Case No.: **19-27340**Judge: **ABA**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: **9-3-2020**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney TGE Initial Debtor: MAO Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$221.50 Monthly** to the Chapter 13 Trustee, starting on **October 1, 2020** for approximately **49** remaining months for a total of **60** months. (**\$2,070.75 paid to date**)
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☒ Loan modification with respect to mortgage encumbering property:
Description: **204 West Linden Ave, Lindenwold, NJ 08021**
Proposed date for completion: **Complete**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
McDowell Law PC	Supplemental Attorney Fee	\$500.00
McDowell Law PC	Attorney Fee	\$4,250.00
Ford Motor Credit Company, LLC	Other Administrative Fees	\$531.00
KML Law Group PC	Other Administrative Fees	\$531.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing LLC - POC 3	204 W. Linden Ave., Lindenwold, NJ 08021	\$5,819.68	0%	\$5,819.68	per contract

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Reliant Loan Servicing LLC/Fay Servicing - 2nd mortgage - 204 W. Linden Ave., Lindenwold NJ 08021 - Modification complete - pending court approval.
Ford Motor Credit - POC 1 - 2018 Ford Escape

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **9-3-2020**.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To indicate that the 2nd mortgage with Reliant Loan Servicing LLC - POC 6 - is no longer being stripped but is being modified.	To indicate that the 2nd mortgage with Reliant Loan Servicing LLC - POC 6 - is no longer being stripped but is being modified.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 3, 2020

/s/ Marie A. O'Donnell

Marie A. O'Donnell

Debtor

Date: _____

Joint Debtor

Date September 3, 2020

/s/ Thomas G. Egner, Esq.

Thomas G. Egner, Esq.

Attorney for the Debtor(s)

In re:
Marie A O'Donnell
Debtor(s)

Case No. 19-27340-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 07, 2020

Form ID: pdf901

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ Marie A O'Donnell, 204 W. Linden Avenue, Lindenwold, NJ 08021-3239
518981928	American Web Loan, 2128 N. 14th Street, Suite 1 #130, Ponca City, OK 74601-1831
518452859	+ Borough of Lindenwold, Attn: Tax Office, 15 N. WHITE HORSE PIKE, Lindenwold, NJ 08021-7564
518660315	+ Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
518452866	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518452867	+ Experian, PO Box 4500, Allen, TX 75013-1311
518457332	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
518452868	+ Hladik, Onorato & Federman, LLP, 1451 Chews Landing Road, Suite 206, Clementon, NJ 08021-2766
518452871	+ LendingClub, 595 Market Street, San Francisco, CA 94105-2807
518452870	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
518452872	+ LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
518452873	#+ LendingUSA, Po Box 503430, San Diego, CA 92150-3430
518452875	+ Linoln Automotive Financial Services, Pob 542000, Omaha, NE 68154-8000
518452874	+ Linoln Automotive Financial Services, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
518452877	+ Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
518452876	+ Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
518452880	Randolph Walzer & Associates LLC, 2042 W. County Line Rd., Unit 8, PO Box 1234, Jackson, NJ 08527-0259
518544096	Reliant Loan Servicing LLC, SN Servicing Corporation, 353 5th Street, Eureka, CA 95501
518862050	Reliant Loan Servicing, LLC c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
518862051	Reliant Loan Servicing, LLC c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Reliant Loan Servicing, LLC c/o Fay Serv, PO Box 814609 Dallas, TX 75381-4609
518507642	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518452882	Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386
518707971	+ Specialized Loan Servicing, LLC, Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518452883	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518452886	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518452889	USAA Federal Savings Bank, Po Box 47504, San Antonio, TX 78265
518452888	+ USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2020 22:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 07 2020 22:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518452860	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 07 2020 22:17:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518452861	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Oct 07 2020 22:17:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
518452862	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 07 2020 22:56:04	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518452863	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 07 2020 22:57:22	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518452864	Email/Text: mrdiscen@discover.com	Oct 07 2020 22:16:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518452865	Email/Text: mrdiscen@discover.com	Oct 07 2020 22:16:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
518469968	Email/Text: mrdiscen@discover.com	Oct 07 2020 22:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518452869	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 07 2020 22:16:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518529194	Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2020 22:56:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518452879	+ Email/Text: bankruptcy@prosper.com	Oct 07 2020 22:17:00	Prosper Funding LLC, 221 Main Street, San Francisco, CA 94105-1906
518452878	+ Email/Text: bankruptcy@prosper.com	Oct 07 2020 22:17:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518452881	+ Email/Text: bknotices@sns.com	Oct 07 2020 22:18:00	Reliant Loan Servicing LLC, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518452885	+ Email/Text: bankruptcy@alorica.com	Oct 07 2020 22:16:00	Systems & Services Technologies/Best Egg, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
518452884	+ Email/Text: bankruptcy@alorica.com	Oct 07 2020 22:16:00	Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518452887	Email/Text: bknotice@upgrade.com	Oct 07 2020 22:16:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
518466421	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS CO 80962-2180
518563332	*+	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
518543399	*+	Reliant Loan Servicing LLC, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Reliant Loan Servicing LLC bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Thomas G. Egner	on behalf of Debtor Marie A O'Donnell tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6